

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:
 CARL G. KOWAL
 MICHELLE M KOWAL

CASE NO. 08 B 10256

CHAPTER 13

JUDGE: BRUCE W BLACK

Debtor
 SSN XXX-XX-7709 SSN XXX-XX-2997

 TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, Chapter 13 Standing Trustee, submits the following
 Final Report and Account of the administration of the estate pursuant to
 11 USC 1302(b)(1).

1. The case was filed on 04/24/08 .
2. The case was dismissed without confirmation, 09/26/2008.
3. The Debtor paid a total of \$ 3740.00 .
4. The Trustee made disbursements to creditors as follows:

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
MARKET STREET MORTGAGE	CURRENT MORTG	.00	.00	.00
MARKET STREET MORTGAGE	MORTGAGE ARRE NOT FILED		.00	.00
GREYSTONE SOLUTIONS INC	SECURED	.00	.00	.00
GREYSTONE SOLUTIONS INC	MORTGAGE ARRE NOT FILED		.00	.00
CAPITAL ONE AUTO FINANCE	SECURED VEHIC	.00	.00	.00
FORD MOTOR CREDIT CO	UNSECURED	NOT FILED	.00	.00
NEUFARFIELD HOMEOWNERS	SECURED	.00	.00	.00
WILL COUNTY TREASURER	SECURED	NOT FILED	.00	.00
ILLINOIS DEPT REVENUE	PRIORITY	NOT FILED	.00	.00
INDIANA DEPT OF REVENUE	PRIORITY	.00	.00	.00
INTERNAL REVENUE SERVICE	PRIORITY	NOT FILED	.00	.00
INTERNAL REVENUE SERVICE	UNSECURED	NOT FILED	.00	.00
ADVENTIST HINSDALE HOSPI	UNSECURED	NOT FILED	.00	.00
CHASE BANK USA	UNSECURED	NOT FILED	.00	.00
COMED	UNSECURED	NOT FILED	.00	.00
DISCOVER BANK	UNSECURED	NOT FILED	.00	.00
DUPAGE PATHOLOGY ASSOC	UNSECURED	NOT FILED	.00	.00
EMERGENCY HEALTHCARE PHY	UNSECURED	NOT FILED	.00	.00
GEMB	UNSECURED	NOT FILED	.00	.00
COOD SAMARITAN HOSPITAL	UNSECURED	NOT FILED	.00	.00

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
GREENPOINT MORTGAGE	UNSECURED	NOT FILED	.00	.00
WFNNB/HARLEM FURNITURE	UNSECURED	NOT FILED	.00	.00
HOME DEPOT CREDIT SERVIC	UNSECURED	NOT FILED	.00	.00
CARDIOVASCULAR ASSOCIATE	UNSECURED	NOT FILED	.00	.00
KOHL'S	UNSECURED	NOT FILED	.00	.00
LAGRANGE WOMENS CLINIC	UNSECURED	NOT FILED	.00	.00
MATERNAL FETAL MEDICINE	UNSECURED	NOT FILED	.00	.00

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MONITRONICS	UNSECURED	NOT FILED	.00	.00
PALOS BANK & TRUST CO	UNSECURED	NOT FILED	.00	.00
PALOS COMMUNITY HOSPITAL	UNSECURED	NOT FILED	.00	.00
PALOS EMERGENCY MEDICAL	UNSECURED	NOT FILED	.00	.00
QUEST DIAGNOSTICS	UNSECURED	NOT FILED	.00	.00
PROPERTY SPECIALISTS	UNSECURED	NOT FILED	.00	.00
ST MARGARETS HOSPITAL	UNSECURED	NOT FILED	.00	.00
STUDENT LOAN CORP	UNSECURED	.00	.00	.00
TRAVELERS INSURANCE	UNSECURED	NOT FILED	.00	.00
VILLAGE OF ORLAND PARK	UNSECURED	NOT FILED	.00	.00
WFNNB/HARLEM FURNITURE	UNSECURED	NOT FILED	.00	.00

Summary of disbursements:

	SECURED	PRIORITY	UNSECURED	OTHER	TOTAL
TOTAL CLMS ALLOWED	.00	.00	.00	.00	.00
PRINCIPAL PAID	.00	.00	.00	.00	.00
INTEREST PAID	.00	.00	.00	.00	.00
TOTAL PAID	.00	.00	.00	.00	.00

The Debtor's attorney, PATRICK A MESZAROS, was allowed \$ 3500.00
and was paid \$ 726.00 direct and \$ 2774.00 through the plan.

The Trustee received \$ 155.25 .

Refunds to the Debtor totaled \$ 810.75 .

Wherefore, the Trustee requests an order be entered discharging the Trustee and the surety on his bond from any further liability in this case.

Dated: 01/14/09

/s/
GLENN STEARNS
CHAPTER 13 TRUSTEE